DO EARTHQUAKES STOP INSURANCE?

This Question is Being Asked By Many Thousands of Sufferers.

MR. ROBT. LECKY SAYS "NO"

Secretary of Virginia State Insurance Company Tells Reasons Why.

A question which is being asked by thousands, is whether or not the fire insounce companies carrying insurance on the rulned property in San Francisco are disable for the barnt buildings which were demolished first by the earthquake and afterwards destroyed by fire.

The question seems to be whether or not an earthquake vitlates a fire insurance policy.

hol an cartorquake virates a the issuance policy.

Mr. Robert Lecky, Jr., secretary of the Virginia State Insurance Company, and last night that he had given the matter considerable study and had come matter consultations that all buildings stand-ing after the first shock of the earth-quake and which were destroyed after-wards by fire, even if they fell from a second shock, would be protected by the

insurance companies.

Mr. Lecky said: "I think that the buildings that did not full are certainly insured against fire and possibly those that fell at the second shock after the conflagration had been occasioned by the first shock.

When Not Liable.

"All policies, however, have a clause stating that the fire insurance com-

sating that the fire insurance com-panies are not liable for buildings that fall and are then burnt. All the principal eastern fire in-surance companies in the United States do business in San Francisco, but no Virginia company has agencies in Cali-fornia.

There are two large local fire insurance companies in San Francisco-The Fire-man's Fund, with assets of seven mil-lions, and the Home, with assets of

\$45,000,000 for the Bultimore fire and I seems as though the San Francisco con flagration would cause even a greater

less,
"The query as to whether the fire insurance on the property destroyed at
San Francisco in the horrible calamity of
o-day will be collectable or not," continued Mr. Lecky, "is one that takes
rank next to that of ald to the living and
the care of the dead.
"Every fire insurance policy issued in
this country provides that it is vold, both
as to the building and its contents, should
the building fail, and the policies involved
at San Francisco have such a provision.

When They Are Protected.

the building fall, and the policies invo-at San Francisco have such a provis When They Are Protected.

When They Are Protected.

"My opinion is that buildings which did not fail or cease to be of cash value (exclusive of ground) as a result of the first shock are protected by their policies, even though they were damaged by the second shock and then destroyed by fire. I also believe that the buildings and contents which were damaged in the first snock, but which did not burst into flames from within themselves, are also within the protection of their policies. In other words, If their damage was not the cause of the fire that consumed the property, then they should recover.

The preceding opinions are so fixed in my mind, that I venture to place the casses treated in the 'absolutely collect.

cases treated in the 'absolutely collectable' list.

'As to the properties not embraced in
the above, namely, buildings destroyed
by the earthquake and the contents of
such buildings, there is some doubt.

"The contents of these buildings should
be protected to the extent of the value
of property less the damage done by the
fall of the building, and provided the
ruin was completed by fire.

"This question of losses on collapsed
buildings is one that has caused much
litigation, but only in cases of poorly
constructed, and in many cases, buildings which had been condentend as unsafe, and therefore of comparatively ritie value.

Found No Similar Cases.

Found No Similar Cases.

"There are no cases, which I could find in an hour's search, that had any symmetion with the fall of buildings by carthonard the property of the propose of paying to the many for the purpose of paying to the many for the purpose of paying to the many for the purpose of paying to the few, leads to the prediction that within a few days your news advices from San Francisco will be that the fire injurance companies are paying claims in cash for all property, except the buildings notually destroyed by the first shock, and if would be in entire accord with their treatment of their policy-holders in the past to waive all rights under their policies with regard to buildings burned, even though they had first been attacked by the earthquake.

"The fire insurance policies, of cours, do not cover where there has been daming by the earthquake only." I will add that the companies are in flagration as they were at Baltimore, therefore the loss to California will not be increased by the inability of the insurance companies to meet their claims.

FOREIGN CONCERNS ARE HEAVY LOSERS

Fire Insurance Companies Had About \$250,000,000 Risk in San Francisco Itself.

CHICAGO, April 19.—Fire insurance companies had about \$25,000.00 at risk in the city of San Francisco, the estimate being based on the premiums received in 1905. For years the Pacific Coast has been For years the Pacific Coast has been the one section of the country which could be depended upon for a steady profit year in and year out. San Francisco had been the best profit-producer on the count. [The companies carrying the largest amount of San Francisco are as follows: Name of Company. Premiums on San Francisco.

\$ 87.71
83,60
77,000
73,91
73,53
72,23
14,60
68,55
., 61,84
. 59.61
C
56,81
1 · 3 · 3 · 3 · 3 · 3 · 3 · 3 · 3 · 3 ·
56.18

Hamburg-Bremen Fire, Hamburg-Pennsylvania Fire, Philadelphia. Northern Assurance, London... Phenix Assurance, London.... German, Freeport, III.....

Grand total.....\$2,988,542

Sergeant Bailey Wins.

The prize of a box of cigars, offered by the Cliff Well Cligar Company to the solice officer making the highest score in the weekly shoot, was won by Sergeant Balley.
On the first shoot the sergeant field with Policeman Acree, but won out when the tie was shot off.

INSURANCE RISKS IN CALIFORNIA DESCRIPTION OF

Figures Which Show the Amounts Carried in the State and Which Indicate the Companies Likely to Suffer Most From the Earthquake and Flames.

According to the thirty-seventh annual report of the Stat Insurance commissioner of California for the year ended December 31, 1991, there were 124 fire and marine insurance companies doing business in the State. Of these eighty-seven contine themselves entirely to fire insurance business. Only tware organized under the laws of California, sixty-seven are from Greign countries, and an equal number are organized in othe States of the Union.

American companies, on January 1, 1995, carried California ists amounting to \$476,677,198,52, hearing premiums amounting to \$5,567,098,52, hearing premiums amounting the New York companies carrying the heavier risks are the Home and the Continental. The Homes risk foot up \$29,765,594, while the risks carried by the Continental amount to \$3,285,548, Of the American companies the Hartforf Fire Insuarnee Company carries the heavies risks on California business, the tables showing that company to be involved to the amount of \$43,222,699.

amount of \$43.22,600.

Of the foreign companies the British corporations have targest risks in California. Of these the Liverpool, London a Globe, of Liverpool, carries risks amounting to \$25,541,440. Twel London companies carry a folial of \$148,672,561.

Following are tables giving in detail the risks in force in tables.

Showing the fire risks in force in Cal Boy-Companies of other States:	VIES. Ifornia on D	ecemebr 31,	711
1904—Companies of other States:	Risks.	Premiums.	i
Agua, Hartford		61,252 84	
American, Newark	4,310,011.00	73,872 03 74,388 84	
American Boston	5,383,205 00 4,654,828 00	73,592 91	1
American Central, St. Dalia	5,937,779 00	108,474 52 6,048 90	Į
Againment Co of America, New York	287,283 00	5,048 90	Ĭ,

Assurance Co. of America, New York.
Austin Fire, Austin, Pexas.
British American of New York, N. Y.
Caledonian-American, New York, N. Y.
Caledonian-American, New York, Citizens, St. Louis.
Commercial Union Fire, New York.
Connecticut Fire, Milwaukee.
Connecticut Fire, Hartford.
Continental, New York.
Delaware, Philadelphia.
Dutchess, Poughkeepsie.
Equivable St. Dutchess, Poughkeepsie,
Equitable Fire and Marine, Providence,
R. I.
Fire Association, Philadelphia.
Franklin Fire, Philadelphia.
German, Freeport, Ill.
German-American, New York.
German-American, New York.
German-American, New York.
I Germania Fire, New York.
I Germania Fire, New York.
Germania Fire, New York.
Germania Fire, New York.
Globe and Rutgers Fire, New York.
Globe and Rutgers Fire, New York.
Hartford Fire, Hartford.
Home, New York.
Hartford Fire, Hartford.
Home, New York.
Indemnity Fire, New York.
Indemnity Fire, New York.
Indemnity Fire, New York.
Middennity Fire, New York.
Middennity Fire, New York.
Midennity Fire, Midwaukee.
National Tire, Hartford.
National Union Fire, Pittsburg.

ate.	Name and Location.	LUSKA.	3
Je-		10,758,194 00	161,372 95
m-	New Hampshire Fire, Manchester	1,436,105 (0)	21.189 48
m-	New York Fire, New York	8,017,347 00	123,467 14
wo	Ningara Fire, New York	1,353,264 (0)	21,148 47
	North German Fire, New York	16,432,162 (9)	192,150 73
om	Northwestern National, Milwaukee	10,400,100	31,353 70
ier	Orient, Hartford	2,500,013 00	15,393 25
	Pellenn, New York	931,457 00	
nin	Pennsylvania Fire, Philadelphia	16,244,115 (0)	253,217 73
mg	Phoenix, Brooklyn	13,974,658 00	196,619 87
est	Phoenix, Hartford	10,758,196 09	161,372 95
alcu	Providence-Wash., Providence, R. I	3,337,858 00	55,080 50
tnt	Providence-Wash, Providence, in 1000	9,579,087 00	142,831 70
ord	Queen, New York Rochester German, Rochester, N. Y	3,689,342 00	16,525 75
nin	Rochester German, Rochester, N. 1	TO BE SAME WAS A SECTION	The Control of the Co
the	Epringfield Fire and Marine, Springfield.	5,048,824 00	103,867 04
LINE	Mass	1,508,414 00	23,896 58
he	Spring Garden, Philadelphia	6,679,898 (0)	81,064 68
	St. Paul Fire and Marine, St. Paul	0,010,000 100	19,676 53
nd	Tentania New Orleans	1,343,683,00	211.031 07
lve	Traders', Chicago	18,675,750 00	
NAG.	Union, Philadelphia	1,426,298 00	19,686 93
the	United Firemen's, Philadelphia	2,560,561 00	37,543 25
	Victoria Fire, New York	386,393 00	6,334 23
	Westchester Fire, New York	5,689,965 00	81,774 61
31,	Westenester Fire, New Torker	5,558,500 00	77,340 35
	Western Underwriters, Chicago	8,020,204 00	83,955 20
	Williamsburg City Fire, Brooklyn		
ns.		47d co7 108 50	\$6,057,700 42
20	Totals	1410,021,100 05	
84	FOREIGN COMPANI	E.S.	
03	Name and Location.	Itlaks.	Premiums.
84	Name and Location		
91	Anchen and Munich Fire, Aix-la-Cha-	\$15,472,257 00	\$215,010 81
51		0 768 517 00	129,440 91

Victoria Fire, New York	386,383 09 5,689,965 00 6,568,696 00 6,020,204 00	81,774 61 77,340 35 88,955 20
Totals	\$476,627,198 52	\$6,057,700 42
FOREIGN COMPANI	ES. Itlaks.	Premiums.
Anchon and Munich Fire, Aix-la-Cha-	\$15,472,257 00	\$215,010 81
malla	9,768,517 00	199 140 91
Attlaman - Londott	14 400 000 00	129,440 91 177,983 77
titue I andam	4,939,045 00	70,267 91
tuntalan Phoonix Vienna	6,220,843 00	107,702 88
Patrick Amorica Toronto	10,220,040 00	147,259 00
er to don't was talled but roll	10,305,990 00	210,140 98
	15,104,587 00	134,146 65
	12,473,270 00	4,308 89
Tratable Croles Pirp. St. Ullimores	369,971 00	67,926 50
	4,540,142 00	91,320 00
Liverpool and London and Globe, Liver-		
pool	25,544,440 00	374,852 40
pool	17,218,506 00	244,503 65
London, London London and Lancashire Fire, Liverpool	19,645,983 00	280,834 14
London and Lancashire Fire, Inverpoor.	6.853,420 00	91,343 02
Manchester, Manchester	595,902 00	8,078 90
		117,431 (9
	13,128,741 00	184,688 22
Neuth Delleh and Mercuning, London,	14,493,524 00	201,623 88
	10,839,7% 00	125,030 40
at the Common Fire Hembill E	10.024,387 00	157,221 97
	0.655,263 00	136,614 40
Totaline I and no	11 310.034 00	175,911 50
		112,604 78
Daniel National Stelling	8,715,396 25	121,225 64
Rhine and Moselle Fire, Strasburg		850,201 91
Rune was most of I am	23,351,467 00	800,201 31

Rhine and Moselle Fire, Stassong Royal Liverpool.
Royal Exchange, London
Scottish Union and National, Edinburgh,
State Fire, Liverpool
Sun Fire, London.
Sea, Fire and Life, Gothenburg.
Trans-Atlantic Fire, Hamburg.
Union, London.
Western, Toronto. TIMES-DISPATCH TO SOUTHWEST

The news of the San Francisco earthquake was an epoch in Virginia Journalism. The Times-Dispatch not only furnished the most complete fullest and best illustrated stories of that calamity to its subscribers, but also furnished special papers to the State at large, even at the expense of a special train over the Chesapeake and Ohio Rallway.

This is the first time in the history

This is the first time in the history This is the first time in the misory of Virginia journalism that papers have been sent by a special train and The Times-Dispatch is receiving from all sides commendation for its enterprise in this matter. While comparisons are hardly in order it is interesting to note that the subscribers patch made a distinctive beat of the

of The Times-Dispatch receive as good of The Times-Dispaten receive as good news service as that given by any paper published in America. In point of illustration, news, general informa-tion and promptness, the service of The Times-Dispatch was not surpassed

The Times-Dispatch was not surpassed by any paper in America.

It is naturally a pride to Richmond to have a metropolitan paper served in a metropolitan way and this last feat in bringing the news at the earliest possible moment to the attention of the State of Virginia is another indication of the character of the service which The Times-Dispatch renders its readers.

Furthermore in the news of the Astor-Shaw wedding The Times-Disentire world. It is the only paper in

ON ITS OWN SPECIAL TRAIN America that printed this item yes-

America that printed this item yes-terday morning.

A special from Lynchburg states that the State edition of The Times-Dis-patch giving full news of the great San Francisco disaster was received in that section with great favor. Our special train arrived there between 3-and 4 o'clock, before the home paper was delivered, and several hundred conies were sold 'before either the copies were sold before either the Washington or Baltimore papers got

Thousands of copies of this edition Thousands of copies of this edition giving a full and well illustrated account of the disaster were circulated in the Valley, Southwest Virginia, Southside Virginia and other sections

ENTIRE CITIES LOST BY EARTHQUAKES IN PAST

Islands Have Been Tossed Into the Sea and Whole Nations Wiped Out--History of Disasters Here and Elsewhere.

San Francisco's partial destruction has added another thousand names to the long list of earthquake disasters that has been growing steadily throughout that has been growing steadily throughout that has been growing steadily throughout that entire section of the world, until to-day, hundreds of cities have been destroyed, hundreds of thousands of lives lost, and even great geographical changes have been brought about. The miserable huts of Canton buried a hundred thousand Chinese beneath their fallen walls. Lisbon racked by an earthquake until its hills fluttered like a cloth in the wind, numbering its dead at \$5,000 in the fatal year lossed into the sea in 1853 and more than 50,000 deaths were caused within a few minutes.

In Charleston, S. C., in 1856, every section of the city showed the effects of the fearful shock that visited it, but fortunately the death list was held down to the comparatively small number of 41.

Whole Cities Disappeared.

Japan and its vicinity and South and Central America are the two sections of Central

Japan and its vicinity and South and Central America are the two sections of the globe in which earthquakes occur so frequently as to cause no further coment than a comparison of death lists and scoperty Josses.

property Josses.
Through every part of South America earth tremors are of frequent occurrence, and in the regions near the coast earthquakes cause enormous death losses with startling regularity.

Before the authentic records of history beginning legged and carved

startling regularity.

Before the authentia records of history had their beginning, legend and carved hieroglyph told of the fearful and aweinspiring work of earthquakes and great natural catastrophes. Atalanta, the sunkencity off the const of Africa; Lyonesse, the country south of England, and the mysterious city sunk beneath the sea off the eastern coast of South America are all accepted as facts that have lived through tradition, In each case destruction has come through some frightful cataclysm that has wiped out countries and nations. Since Pompell was buried beneath the lava of Vesuvius in 79 and thousands of through carthquakes, a fairly accurate record has been kept.

Thousands Died in a Day,

Thousands Died in a Day.

Inousands Died in a Day, In 557 an earthquake gripped Constanti-nople and sent its great mosques and towering minarets toppling to the ground, crushing scores of believers who had rushed to these places for protection when the first tremors were felt. The deaths caused by this great disaster were never

EVERY SUNDAY EXCURSIONS via Norfolk and Western R'y.

ROUND TRIP ONLY \$1.25 to NORFOLK and

\$1.50 TO VIRGINIA BEACH, \$1.50 TO VIRGINIA BEACH.

Beginning Sunday, April 29th, and each Sunday thereafter during the season, round trip tickets at the above low rates will be sold from Richmond for fast trains leaving Byrd Street Station 8:30 A. Al. and 9:00 A. M., and leaving Norfolk returning 4:30 P. M. and 7:15 P. M. This is the only all-rail line between Richmond and Norfolk. No change of cars.

San Francisco's partial destruction fixed, even approximately, but it is known

The entire city was laid in ruins. The Chinese herded together in compact masses, were killed like vermin, and when the debris had cleared away and the total dead counted, it was found that 100.000

the entire earth shook with

In 1755 the entire earth shook with tremors for months, an two great disasters marked the year. Lisbon, the capital of Portugal, was tossed about in a series of shocks that opened great fissures in the city's streets and shook its stone buildings into mere masses of mortar and stone. In all 35,000 were killed in Lisbon and a loss of \$25,000,000 was borne by the people of the city. In that same year, Kuchan, in North Persia, was destroyed. Although not a large city, 40,000 lives were lost and the reports carried to the cret of the world were to the offect that the entire populareports carried to the rest of the world were to the effect that the entire popula-tion of the city had been wiped out of

Charleston Earthquake.

The eighteenth century, through this series of disasters, saw nearly two hundred thousand lives sacrificed in four

The nincteenth century also suffered from many earthquakes in all parts of the world. The most startling quake in this country was that which destroyed Charleston in 1886, causing a loss of \$20,000,000. Only forty-one deaths were caused directly by the shock, but many deaths, which occurred within a short deaths, which occurred within a short of the country of the ne after, undoubtedly were due to the nditions which followed the earthquake.

conditions which followed the earthquake. In 1883 the great cataclysmic volcanic outburst and carthquake in the Island of Krakatoa saw half of that Island tossed into the sea, with more than 30,000 of its inhabitants. The effects of this disturbance were noticeable in all other parts of the earth for months after.

In that same year Isohia was shaken by a series of shocks that sent its buildings toppling to the ground in ruins and caused the deaths of 2,000 of its people. In 1891 the Island of Hondo, Japan, was practically destroyed and 12,000 lives lost.

lished a record which it is hoped never will be surpassed in this country.

The Pacific coast has been so frequently visited by earthquakes that it was deemed unwise, until a few years ago, to erect tail buildings in San Francisco. It was only with the advent of modern steel construction, which was believed to render tail buildings safe from the earth tremors, that skyserapers made their appearance on the coast. In the past fifty years more than '50 earthquake shocks have been recorded in San Francisco. The most severe were in 1863 and 1898. In 1868 much damage was done to the city and many lives were lost.

The disturbance of 1898 did not result in loss of life, but caused much damage to property. The shock occurred at 11:45 P. M., March 31, and houses all over the city were shaken to their foundations. There was intense excitement and many miraculous escapes were recorded. The damage was particularly severe along the water front, for a tidal wave rolled in from the buy and wrecked small boats and docks.

San Francisco's Earlier Shocks.

San Francisco's Earlier Shocks.

The city was cut off from telegraphic communication with the coast for several hours. The Mare Island navy yard was damaged to the extent of \$150,000, and since then no buildings more than two stories have been constructed on the government reservation.

This shock of 1898 was confined to Central and Northern Callfornia, and severe damage was reported from interior State points. Fires broke out in several small towns from overturned lamps and stoves, and the figures destroyed more property

towns from overturned lamps and stoves, and the flames destroyed more property than did the earthquake itself. The 1898 tremor was declared to have been the most severe ever recorded at San Francisco, and it was remarkable that no loss of life resulted. It has been noticed before that nearly every selsmic disturbance on the Pacific coast has been preceded by more or less violent disturbances or volcanic eruptions in the South Seas or near Japan or Australia, and the shocks of yosterday would seem to have as their precursors the recent disturbances at Formosa.

The Most Recent Tremors.

The MOST Recent Tremors.

A man named Cricksor once prophesical that San Francisco, Oakland, Chicago and New York would be destroyed by carthquake on April 14, 1849. The approach of this date caused a wild panic of fear in San Francisco, and early in April real estate values actually suffered serious depreciation as a result, and many timid neople left the city. The 14th of April came, however, and nothing happened.

The most recent tremors were recorded The most recent tremors were recorded Francisco May 19, 1899; August

at San Francisco May 19, 1899; August 7, 1890; April 25, 1890, and April 21, 1892. The last earthquake in San Francisco was about the middle of January, 1900. Several distinct shocks were felt early in the morning, causing a vibration of buildings all over the city. The chief building affected was the St, Nicholas Hotel, which was severely shaken. The walls collapsed in certain parts of the structure, patrons were thrown out of their bods and furniture was destroyed. In 1904 there was a severe selsmic disturbance in Los Angeles, which was felt fhroughout the city and for a radius of several miles around. No actual damage was done, but this was the most severe shock ever felt in Southern California.

shock ever felt in Southern California.

Widewater Club's Opening.

by a series of shocks that sent its buildings toppling to the ground in ruins and caused the deaths of 2,000 of its people. In 1891 the Island of Hondo, Japan, was practically destroyed and 12,000 lives lost.

St. Pierre's Awful Fate.
In 1894, Caracas, in its lofty seat among the mountains of Venezuela suffered from one of the most sever slocks in its history and 3,000 lives were lost. Then in 1902 the cruption of Mont Peice estab.

The Topography of the City and Its Divisions and Subdivisions.

GREAT REAL ESTATE VALUE

Over Billion and a Half Passed Through Clearing-House. Fire Department.

The following recapitulation of the principal items of interest regarding the city of San Francisco will prove helpful in judging the extent of the damage

wrought in that city:
The city occupies the entire northern portion of the peninsular lying between portion of the peninsular lying between 8an Francisco bay and the ocean bounded on the south by an east-west line about seven miles from Golden Gate. This area is divided into two main watershieds by a south-north spur of the Coast Range Mountains extending from the middle of the southern boundary to Fort Point on the north. It attains its greatest levation about 900 feet, in the Twin Peaks and Bine Mountains near the geographical center of the city. The lowest point of this ridge is at an elavation of over 200 feet at the crossing of the Southern Pacific rairoad, near the southern city boundary.

Congested Value District.

Congested Value District.

The built-up portion of the city lies mostly to the east of the main ridge. The congested value district is comparatively level, the elevations ranging from about 20 to 90 only; the highest part in the vicinity of Union Square is reached by easy ascending grades. North of the congested value district are several fills rising to extreme elevations of nearly 400 feet. Potredo Heights, south of the congested value district, reaches an extreme elevation of about 350 feet, between which and the latter district, the land is comparatively level, being largely a reclaimed arm of the bay. Further to the south, Berral Heights, between the two branches of Islias Creek, reaches an elevation of about 500 feet, and there are other ridges and hills in the territory extending south to the city boundary. Occupied portions of the eastern slopes of Twin Peaks reach extreme elevations upwards of 660 feet. The slopes of those hills are generally steep and sometimes precipitous, the street grades in many cases being as much as 15 per cent., with extremes of 30 per cent.

The portion of the city west of the main ridge, containing several detached suburban settlements is subdivided by two secondary ridges, upon the more northerly of which is located Golden Gate park. The southern and central sections are characterized by rolling, shifting sand drives; the northern comprises the Prescibio military reservation and the clifts overlooking Golden Gate.

Assessed Value.

The assessed value of real estate for the caster should be constituted and continuing through the month. Mount Pelce was active tgain,

widespread shocks in February, beginning on the third and continuing through widespread shocks in February, beginning on the third and continuing through the month. Mount Pelee was active igain. St. Vincent was shaken repeatedly, and it is also the city is 48 miles. The city proper covers about 29 square miles, but of this less than one-twentieth is known as the Brick Building District. The value of the exports in 1994 was upwards of fifty-six millions and the imports were more than forty-three millions. The clearing house business in 1994 amounted to \$1.534,000,000 and the real estate transactions in the same year approximated forty-six millions. The value of finished manufactures were \$133,000,000, employing over forty-two thousand wage-carners. The water works were owned by private corporations. The fire department consisted of 613 men distributed among lifty-seven engine and indeer companies. The large number of frame buildings has been the subject of criticism on the part of insurance companies.

MANY DISTUBRING

MANY DISTUBRING SHOCKS IN A YEAR

Since the Beginning of 1905 There Have Been Earthquakes and Volcanic Eruptions.

Since the beginning of 1905 there has been no month entirely free from some form of disturbance of the earth's surface. Volcanoes have renewed their activity, tidal waves have swept away whole communities, and earthquakes have shaken almost the whole crust of the world, even such quiescent regions as the level interior of the United States not having escaped some slight agitation. On April 4, 1995, fifteen thousand lives were lost in an earthquake in India. Lahore was shaken by the severest earthquake ever known there. The towearthquake ever known there. The towers of the Golden Mosque fell. Many buildings were wrecked. One woman was killed and many persons were injured.

By this same earthquake the hill station at Dharmsala was razed, the native quarter was obliterated and nine European was talked. duarter was obliterated and nine guarter was obliterated and nine guarter was obliterated and nine guarter was been peauly of the Seventh Ghurkas were considers of the Seventh Ghurkas were peans were killed. Four hundred native soldiers of the Seventh Churkas were killed in the collapsing of the barracks. Loss of life in the surrounding country was enormous. At Mandl four hundred died and palaces and temples were ruined. This earthquake was felt as far as Germany, Switzerland and France. About the same time there was marked activity in the volcano of Kilauca, Hawaii, and a slight renewal of cruptions from Mount Pelee, which had caused a great disaster clee, which had caused a great disas-few months before. This activity ount Polee continued into February

Mount Shasta Rumbling.

Mount Shasta, California, was reported to have given out rumblings on April 14, 1965, and a small quantity of volcanie mud oozed from the mountain's side at Lieson

On June 2d an earthquake killed six

Hiroshime, Japan. At about the same time hundreds were killed in Montenegre and Albania, and the Bieleasstza Mountain showed signs of activity.

Great seismic disasters followed in the summer and fall. In almost all parts of the world, even in little visited Ohio and Illinois, there were earth tremors and slight shocks. Then on September 9th came the catastrophe in Southern Italy. In Calabria, Sielly, more than one thousand persons were killed, three thousand were hurt, two hundred towns were almost destroyed, and 160,000 people were made homeless. The shocks were felt as far away as Spain, where thousands of persons left their homes in fear of death, many emigrating to North and South America as fast as they could take shills.

America as same days carthquakes of slight effect were felt in the West Indies. At the village of Campechuela, near Manzanillo, Cuba, a tidal wave damaged fits houses and drove the inhabitants to the fills.

Another Idal wave struck the commune of Rivaligure, near San Remo,



An Unusual Sale of High-Grade Hosiery.

Attractively Low Priced.

Display First Table-Right-Hand Alsle.

fast black Hose; an unusual value, Special, 25c.

Ladies' extra fine gauge garter top gauge lisle Hose; a regular 50c value. Special, 35c, or 3 pairs for 81.00.

Ladies' thin and gauzy boot and all-over lace liste Hose, in new and very tasty patterns; value, 50c.

Ladies' unusually fine and sheer boot and all-over lace liste Hose, in white, black and tan, and in an lumense assortment of new and

Ladles' extra fine and sheer boot and all-over ince liste Hose, in

Ladies' garter top, gauze lisie, | entirely new and strikingly handsome designs. Special, 75c.

> new and very tasty patterns, in white and black. Special, 50c. Misses' lace liste Hose, in white, black and tan; new and tasty pat-

> terns, 25e Children's lisle Sox, extra fine gauze, colors white and tan. Spe-

cial value, 12 1-2c. Infants' lace lisie Socks, in new

and handsome patterns, 25c, Ladies' gauze silk lisle Hose, extra fine gauze, in all colors and black and white; a \$2.00 value.

Ladies' Silked Lisle Hose,

Two Special Bargains.

Extra fine gauze, thin and webby; double heels, soles and toes;

Embroidered Silk Hose, Our Own Exclusive Designs.

Embroidered gauze silk Hose, in entirely new and very handsome

Kagi and vicinity, Island of Forn was stricken by an earthquake on March 18th. Several thousand persons were killed, three towns were destroyed, and the damage to property was \$45.000,000. Five distinct shocks wrought this dam-

ige. Within the present month has been re within the present indication, with its destruction of villages and vineyards and the death of hundreds of persons in the lava, sahes and ruined homes.

1.096,000 LIVES EARTHQUAKE RERORD

Figures Compiled Since 1137 Show Vast Number of Human

Since 1137, when the first reliable of Spotsylvania county, who recently sold fils farm, has purchased a residence in the first total dear lives by carthquakes. This total dear the spotsylvania county who recently sold his farm, has purchased a residence in this city from Miss Fannie Lang with the county of the spotsylvania county. lives by earthquakes. This total de-not include the destruction wrought kindred catastrophes like the burial

Pompell and Herculaneum. In periods earlier than the twelfth cen In periods earlier than the twetter cer-tury, the losses were doubtless, corres-pondingly great, at least, but history is vague or silent on these events. It is supposed by scientists that many parts of the earth's surface now quiet, were in

supposed by scientists that and parties of the earth's surface now quiet, were in inclent and primeval periods the senses of territic shocks.

No earlier earthquakes remains recorded than that of 425 B. C., when the island of Euboea was formed. What loss of life there was then not even a legend relates. An earthquake accompanied the eruption of Vesuvius in 79 A. D. In 742 A. D. Syria, Palestine and other regions were devastated by a series of shocks which destroyed more than five hundred towns and hundreds of thousands of persons. Sleily's earthquake, in 1137 took fifteen thousand lives, and from that time history is replete with records of similar catastrophes.

there was then not even a legend relates, an earthquake accompanied the cruption of vesuvius in 7a A. D. in 742 A. D. Syrla, Palestine and other regions were devastated by a series of shocks which destroyed more than flye hundred towns and hundreds or thousands of persons.

Sicily's earthquake, in 1137 took afteen thousand lives, and from that time his lory is replete with records of similar catastrophes.

Earthquakes have occurred with greater frequency in volcanic districts, and particularly along the boundaries between the such shocks are not confined to volcanic arreis, and, indeed, they have often occurred in regions renote from them. One large zone particularly liable to earthquakes encircles the earth. It includes the Moditerranean lands, the Azores, the Moditerranean la

persons died. Lesser disasters have folsowed with great frequency till the death roll has become enormous.

In six minutes the city of Lisbon was laid in ruins in 1755, when thirty thousand lives were lost. This great shock was felt over a wide area, even on the Baltic and in Great Britain.

Clicia lost 60,000 persons in 1768 Naples 40,000 in 1455, 70,000 in 1626, and 6,000 in 1865. Sicily had a terrible disaster in 1633, when one hundred thousand porsons died, Kashen, Persia, was stricken in 1755 and when one hundred thousand persons cled, Kashen, Persia, was stricken in 1755 and 40,000 lives were lost. Panama lost 40,005 inhabitants in 1737; Aleppo, 20,000 in 1822 Ecuador and Peru, 25,000 in 1883. These are only the more costly disasters of the hundreds of earthquakes that have ter-rified and slain mankind. The Calabrian earthquake, beginning in 1783, continued for four years.

earthquake, beginning in 1783, continued for four years.

In comparison with these stunning cataclysms the loses in the United States have thus far been paitry. The first carthquake of which there is any record in this country was that in the Inyo Valley, California. The most notable shock before that of yesterday was the tops which on Aurist 31 1855 was felt one which on August 31, 1886, was felt from Florida to Canada as far west as Iowa and Missouri, Charleston, S. C., was the chief sufferer, forty-one lives being lost and property being damaged to the extent of \$5,000,000.

New Hampshire and Vermont felt a slight shock on November 27, 1893. The Pacific coast has experienced many tremors. Various other parts of the country have been agitated infrequently by slight agitations that have entailed no losses to life or property.

IMPROVE OAKEN BROW.

Herring Selling for One Dollar a Thousand,

(Special to The Times-Dispatch.)
FREDERICKSBURG, VA., April 19.— Dr. J. H. Low, of Chicago, who some time ago purchased "Oaken Brow," a beautiful estate on the Rappahannock River, in King George county, has contracted with Mr. F. P. Stearns, of this city, for additions and improvements to the residence to cost about \$15,000. The building will be equipped with gas ma-chinery for lighting purposes, a special water supply, bath rooms and all other

modern conveniences.
The Knights of Pythias of this city cele-The Knights of Pythins of this city cele-brated the thirty-fifth anniversary of their order at their hall here to-night, Rev. John H. Dickinson, of Richmond, grand prelate of the Grand Lodge of the State, delivered an able address, Ladies graced the occasion and choice music was rendered.

this city from Miss Fannie Lang, which he will occupy with his family as his home.

Miss Hattle Kay, who recently pur-Edward Street, in this city, is having the property thoroughly overhauled and re-

quanties at the shores on the Potomac River and are now selling for 80 cents to \$1 per thousand in this market, rock and

shad are selling high.
Judge A. W. Wallace is building a
substantial addition to his residence on
George Street, in this city.

LEGAL NOTICE.